



# BROKER CHANNEL PRICE GRID

All Broker Channel loans are subject to a WHEDA-Paid Compensation Plan. WHEDA currently offers 1.75% of Original Principal Balance ("OPB"). Lender may not retain any fees in the Broker Channel. All compensation is WHEDA-paid.

WE ARE CURRENTLY WORKING ON LOAN FILES RECEIVED ON MAY 14TH

WHEDA DOES NOT ALLOW HPML ON CONVENTIONAL LOANS. IF YOU ARE UNSURE IF YOUR LOAN IS A HPML, YOU CAN DETERMINE HERE:

[RATE SPREAD CALCULATOR](#)

Effective May 16 2025 - 8:30AM - 5:30PM CT

Rates locked today expire on: 06/30/2025

## ADVANTAGE CONVENTIONAL FIRST MORTGAGE PROGRAM

### HFA Preferred™ with MI

TOTAL ANNUAL QUALIFYING INCOME (AQI) ≤ 80% AMI*		TOTAL ANNUAL QUALIFYING INCOME (AQI) > 80% AMI*	
Use CHARTER LEVEL MORTGAGE INSURANCE COVERAGE		MUST use STANDARD MORTGAGE INSURANCE COVERAGE	
95.01 - 97% LTV= 18%	90.01 - 95% LTV = 16%	95.01 - 97% LTV= 35%	90.01 - 95% LTV = 30%
85.01 - 90% LTV = 12%	80.01 - 85% LTV = 6%	85.01 - 90% LTV = 25%	80.01 - 85% LTV = 12%
Rate for AQI ≤ 80% AMI	<u>45 Day</u>	Rate for AQI > 80% AMI	<u>45 Day</u>
<b>8.000%</b>	<b>101.750</b>	<b>8.000%</b>	<b>101.750</b>

FTHB/VALOR HFA PREFERRED™ WITH MI AND TOTAL ANNUAL QUALIFYING INCOME (AQI) ≤ 80% AMI*		FTHB/VALOR HFA PREFERRED™ WITH MI AND TOTAL ANNUAL QUALIFYING INCOME (AQI) >80% AMI*	
Use CHARTER LEVEL MORTGAGE INSURANCE COVERAGE		MUST use STANDARD MORTGAGE INSURANCE COVERAGE	
Rate for AQI ≤ 80% AMI	<u>45 Day</u>	Rate for AQI > 80% AMI	<u>45 Day</u>
<b>6.500%</b>	<b>101.750</b>	<b>6.500%</b>	<b>101.750</b>

\*AMI (Area Median Income) as determined by Fannie Mae. Total Household Compliance Income must meet the WHEDA Compliance Income and Purchase Price/Loan Limits for the appropriate program, BUT DOES NOT AFFECT PRICING.

## ADVANTAGE FHA FIRST MORTGAGE PROGRAM (203B)

Rate	45 Day
<b>7.375%</b>	<b>101.750</b>

## HOME IMPROVEMENT LOAN PROGRAM (HILP)

45 Day			
1st Lien	<b>6.00%</b>	2nd Lien	<b>7.50%</b>

## WHEDA DOWN PAYMENT ASSISTANCE PROGRAMS

EASY CLOSE	
Easy Close Matrix	<a href="#">Easy Close Eligibility Matrix</a>
Same rate as 1st mortgage - subject to TRID	

## Home Rehabilitation and Repair (Home R & R) Loans

Home R and R	<a href="#">Home R and R Matrix</a>
<b>3.00%</b>	
Funds Remaining*:	<b>\$20,033,325</b>

\*Amounts are subject to change daily as loans are registered or canceled.

## WHEDA LOAN FEES ON ALL LOANS

Purchase Review Fee	<b>\$500</b>	Tax Service Fee	<b>\$65</b>
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## ADJUSTMENTS and MISCELLANEOUS FEES

Name	Adjustment or Fee
60 Day Rate lock	Add .125% to rate
Rate extension fee	0.02% per day
Wire fee (1 <sup>st</sup> mortgage only)	\$35

**Wisconsin Housing and Economic Development Authority (WHEDA)**

908 E Main Street, Suite 501, Madison, WI 53703

**1 (800) 334-6873**

[Lockdesk@wheda.com](mailto:Lockdesk@wheda.com)

FOR USE BY MORTGAGE PROFESSIONALS ONLY AND SHOULD NOT BE DISTRIBUTED TO CONSUMERS

All UW guidelines, Program Matrices, Income and Purchase Price limits can be found at [www.WHEDA.com](http://www.WHEDA.com) in the [Lender Toolkit](#)

Program information is provided by WHEDA as a courtesy and is meant for informational purposes only. It may not highlight all requirements of the program and does not reduce or eliminate any requirements set forth in our guidelines. Guidelines are subject to change without notice

<b>ADVANTAGE CONVENTIONAL</b>	
Program Matrix	<a href="#">Advantage Conventional Eligibility Matrix</a>
Compliance Income/Loan/Purchase price limits	<a href="#">Conventional &amp; FHA (if not utilizing any enhancements)</a>
Minimum Credit Score AUS	620 with Approve Eligible (A/E)
<b>WHEDA ADVANTAGE FHA</b>	
Program Matrix	<a href="#">FHA Eligibility Matrix</a>
Compliance income \$ Loan/Purchase Price Limits	<a href="#">Conventional and FHA</a>
Minimum Credit Score AUS	640 with Approve/Eligible (A/E) - 45% Max DTI